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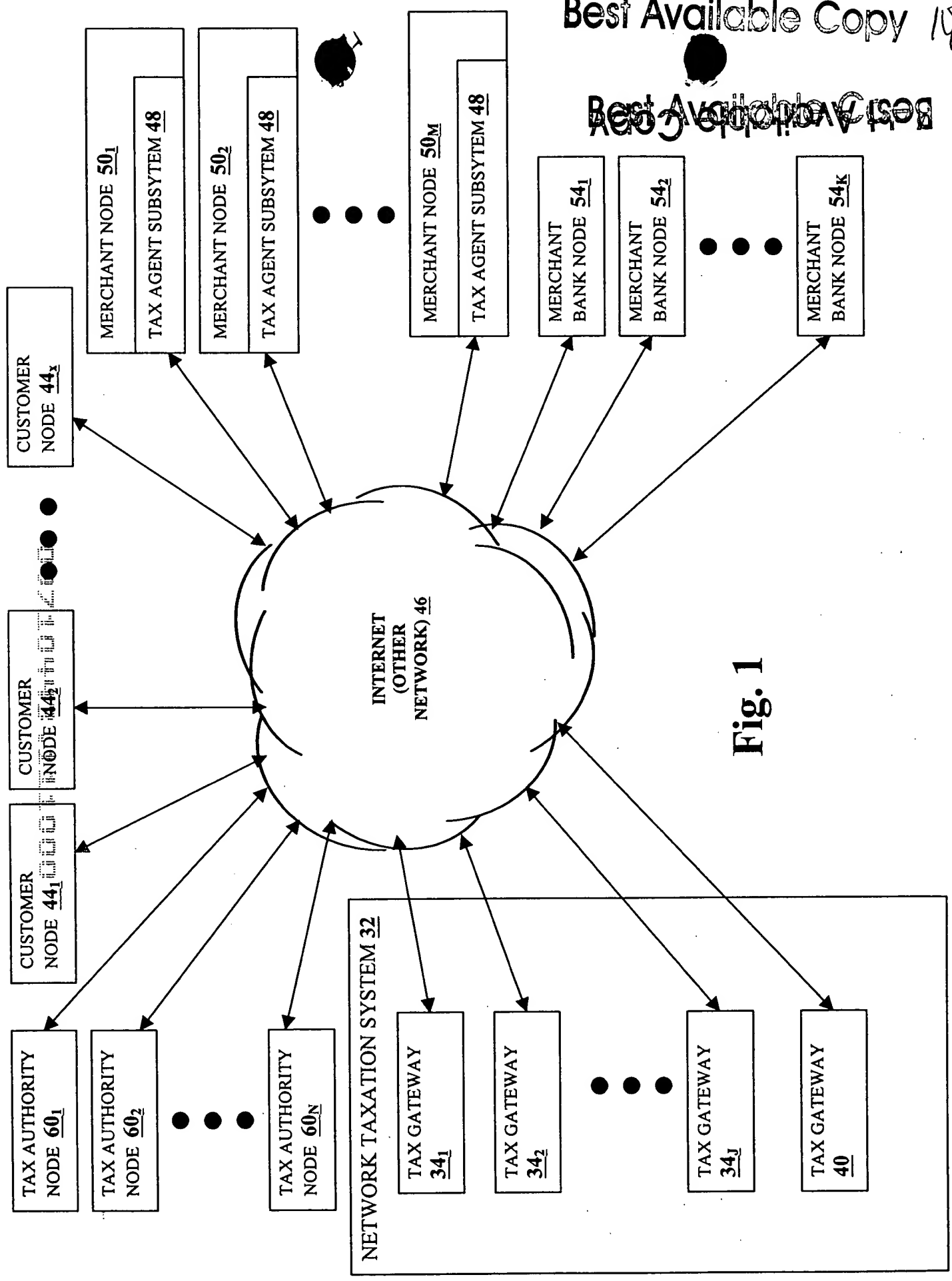
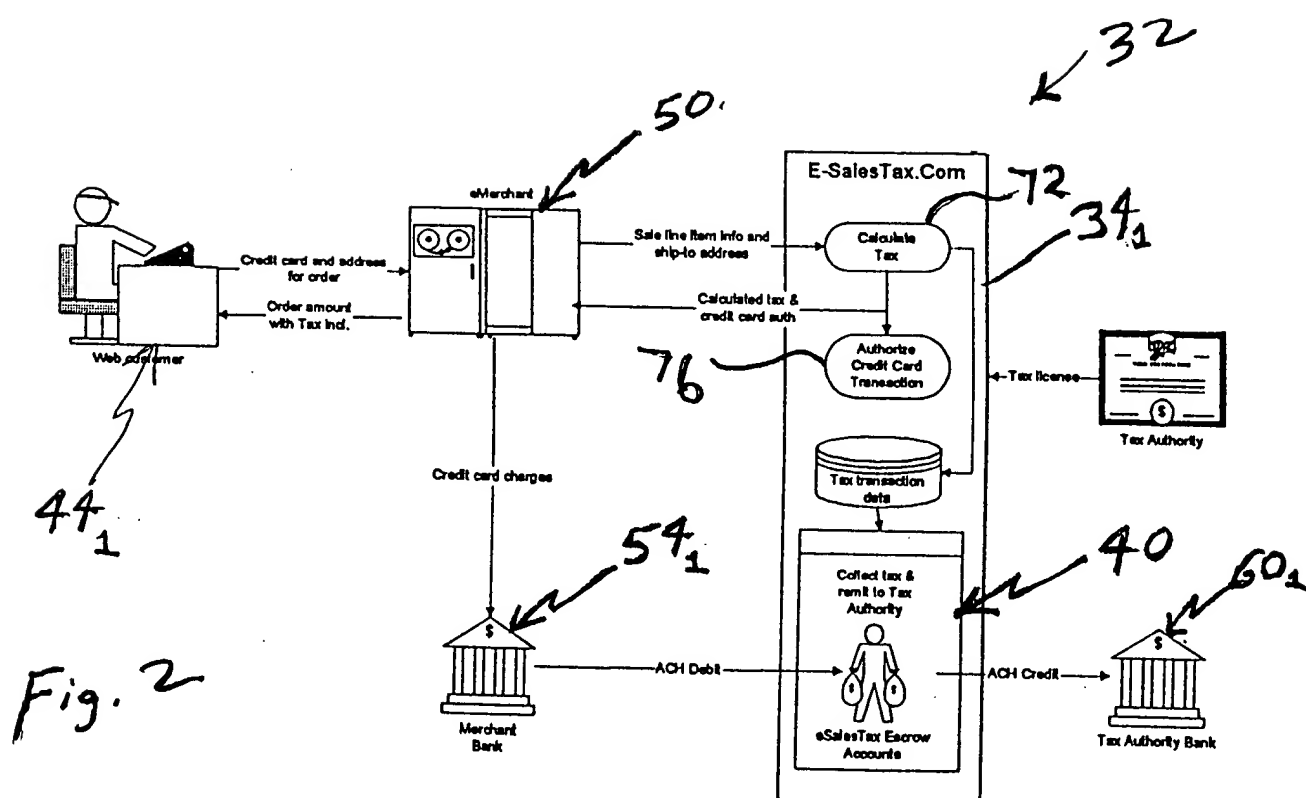


Fig. 1

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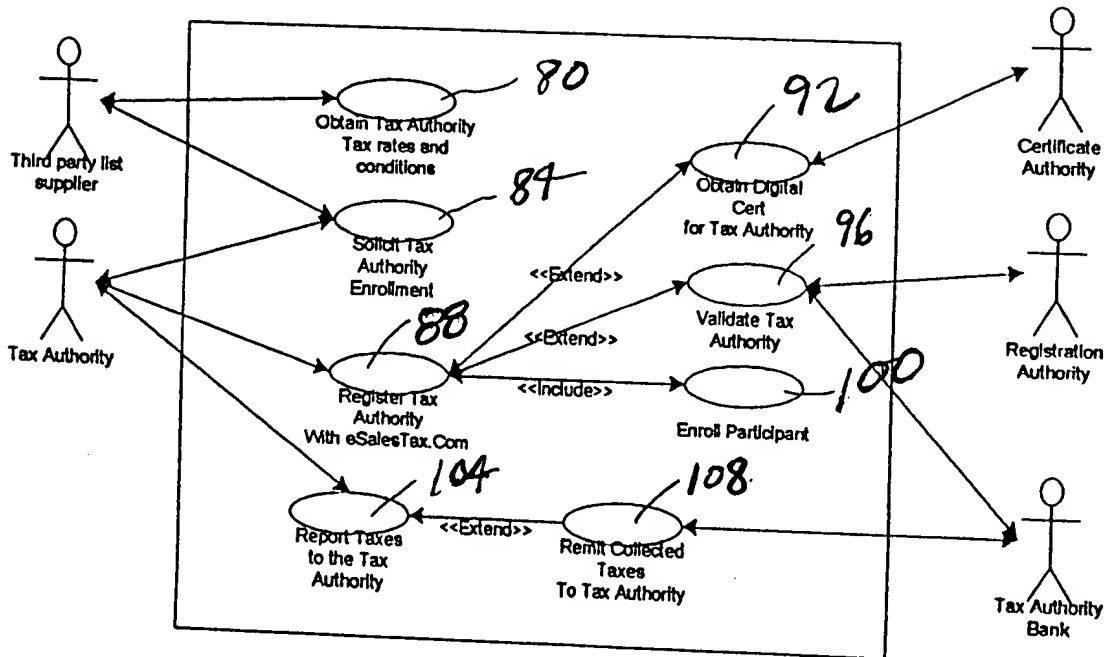


Fig. 3

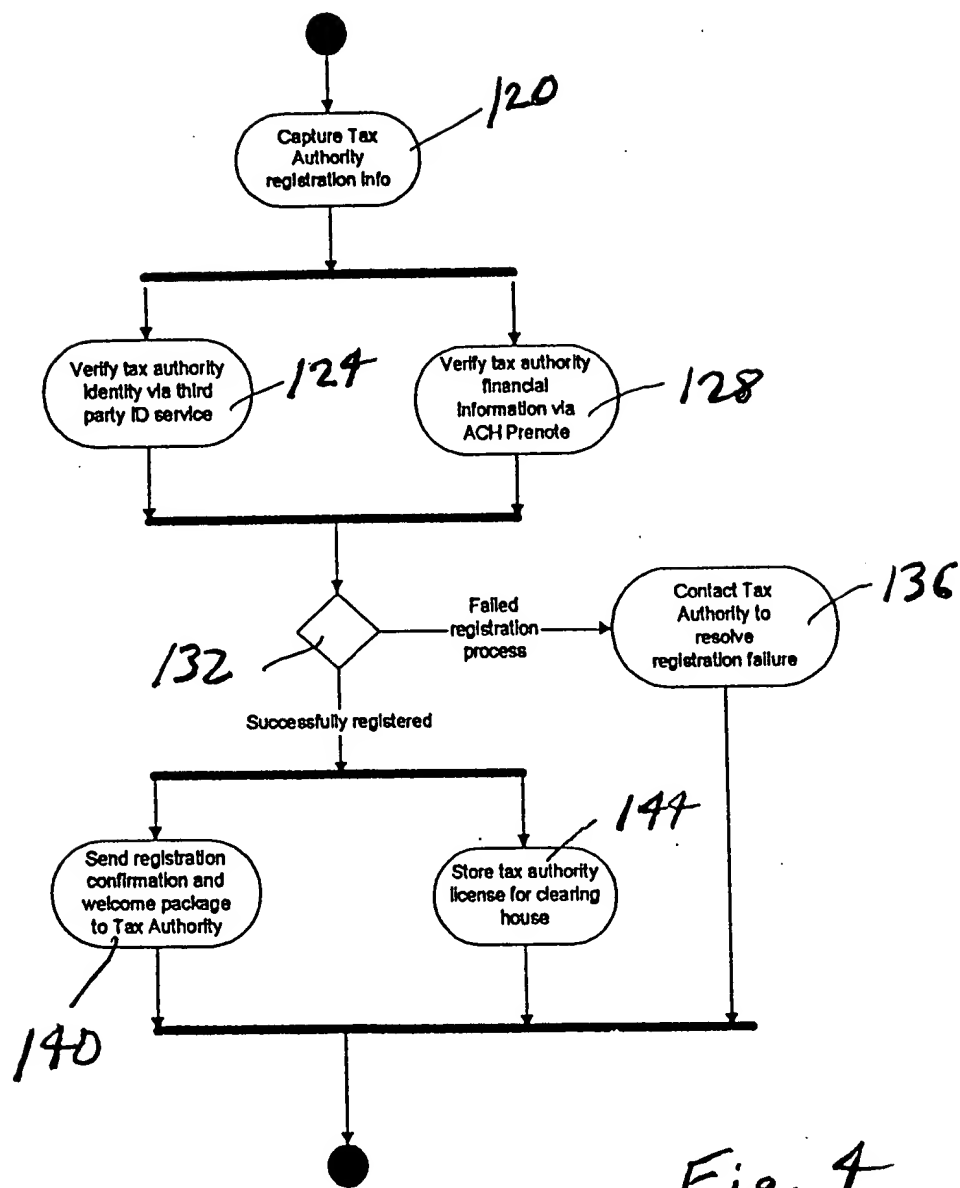


Fig. 4

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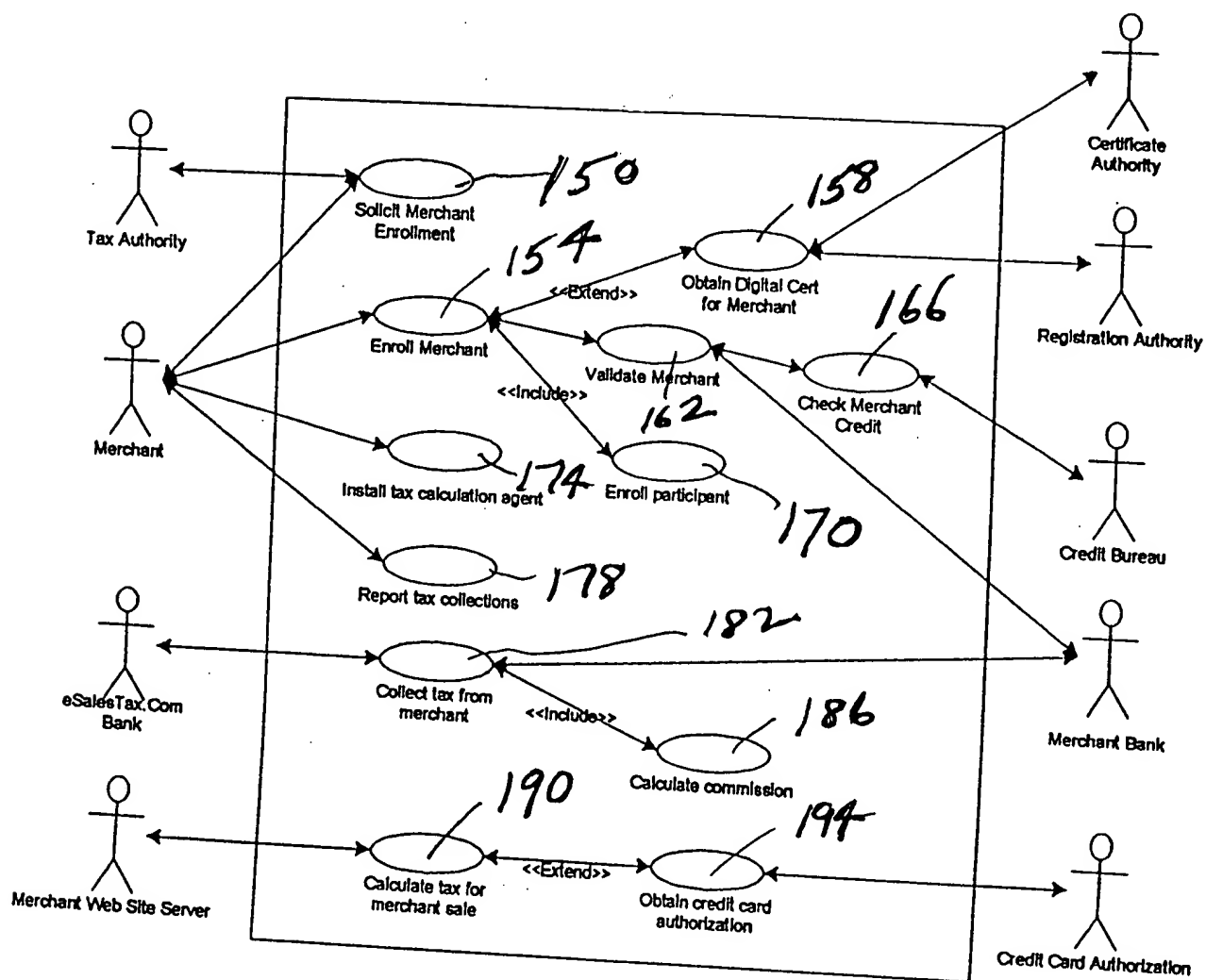
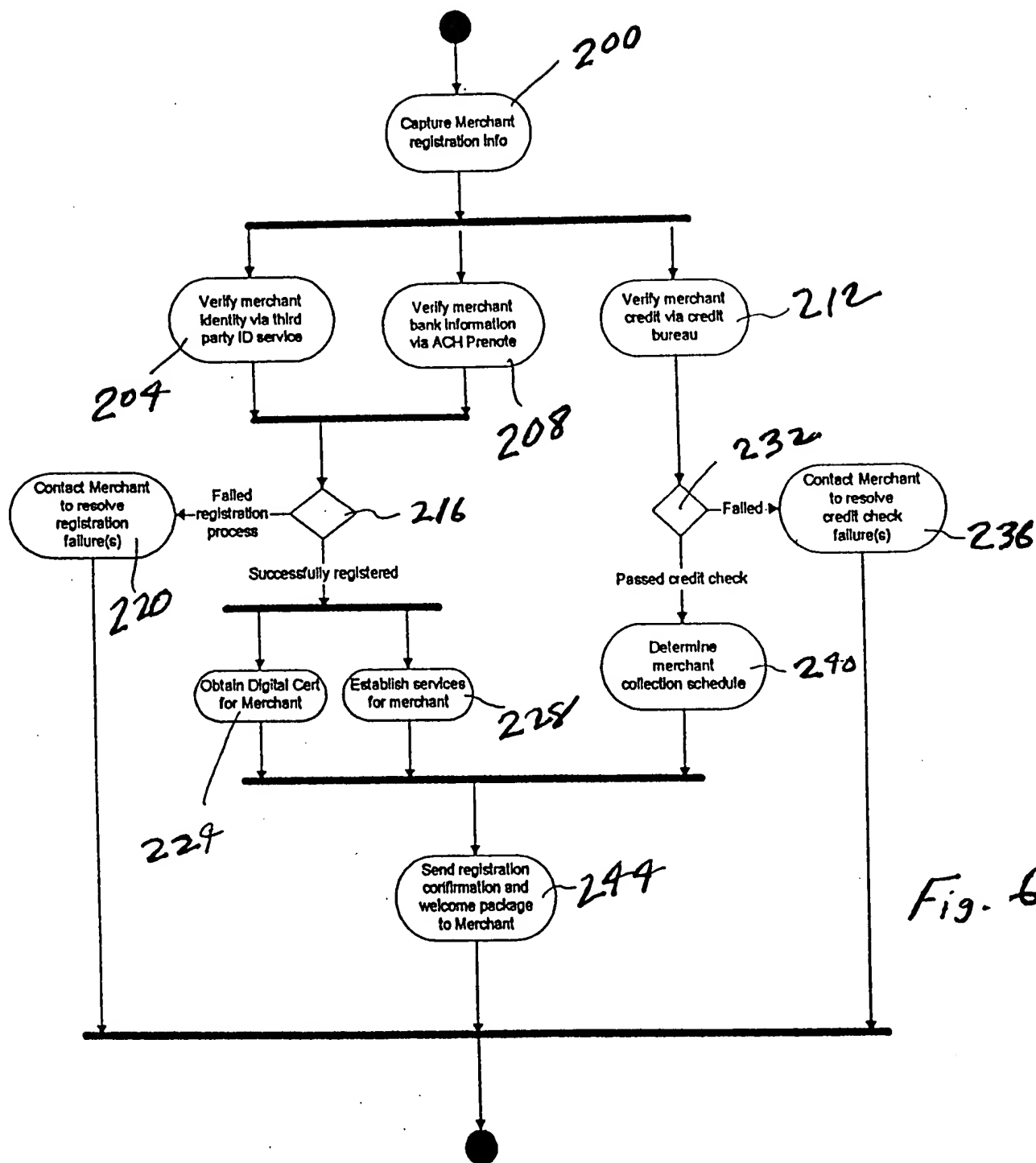
[illegible]

Fig. 5

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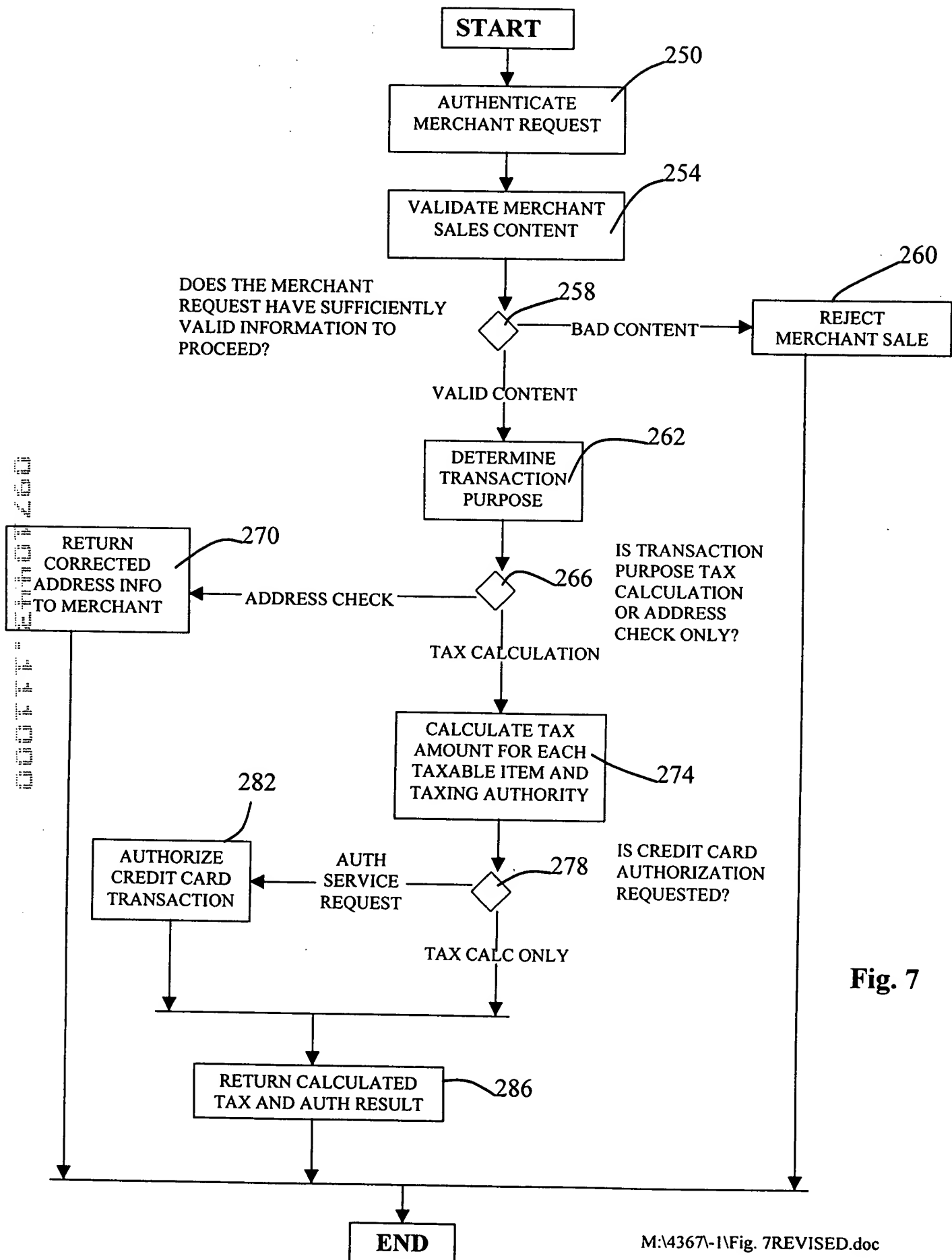
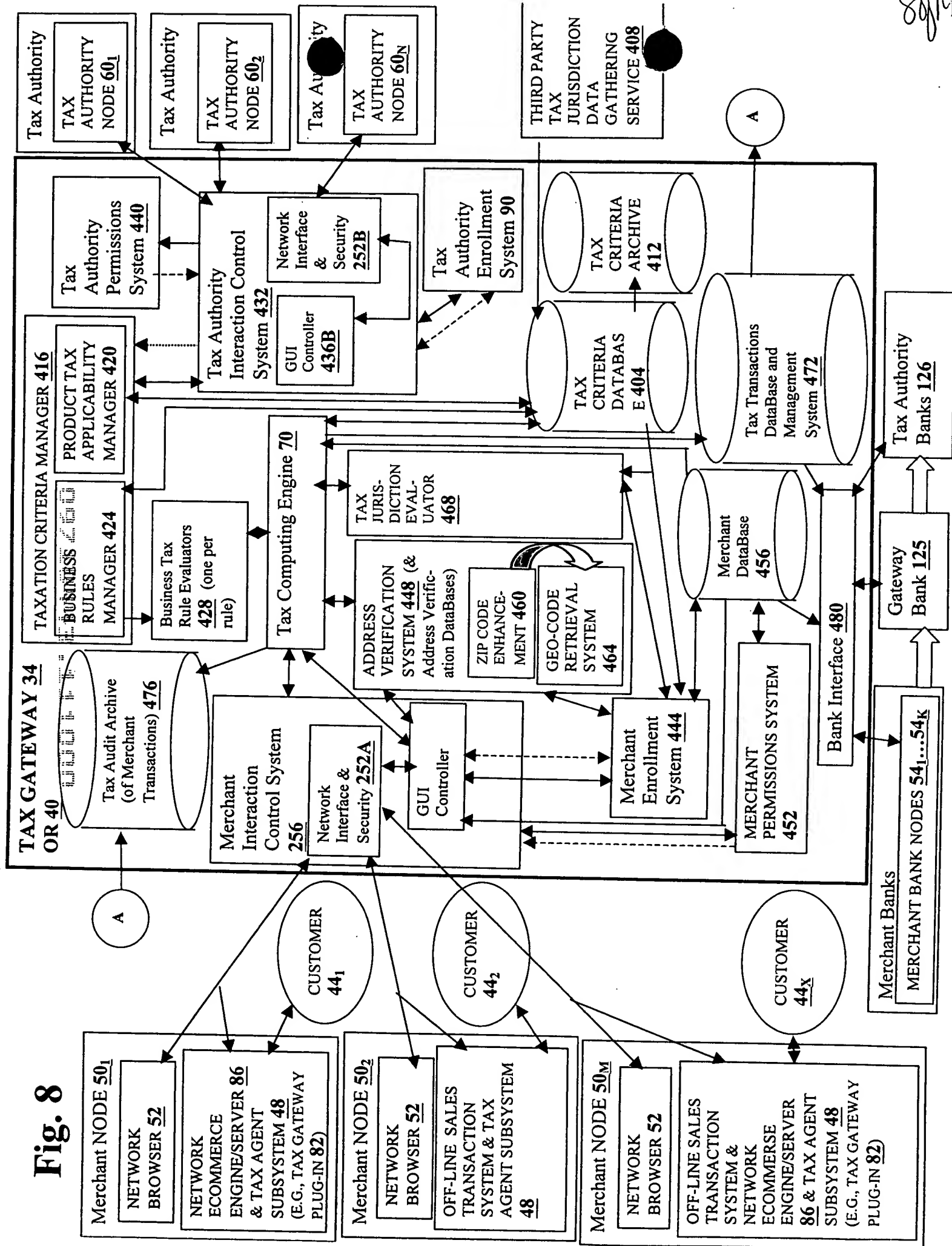
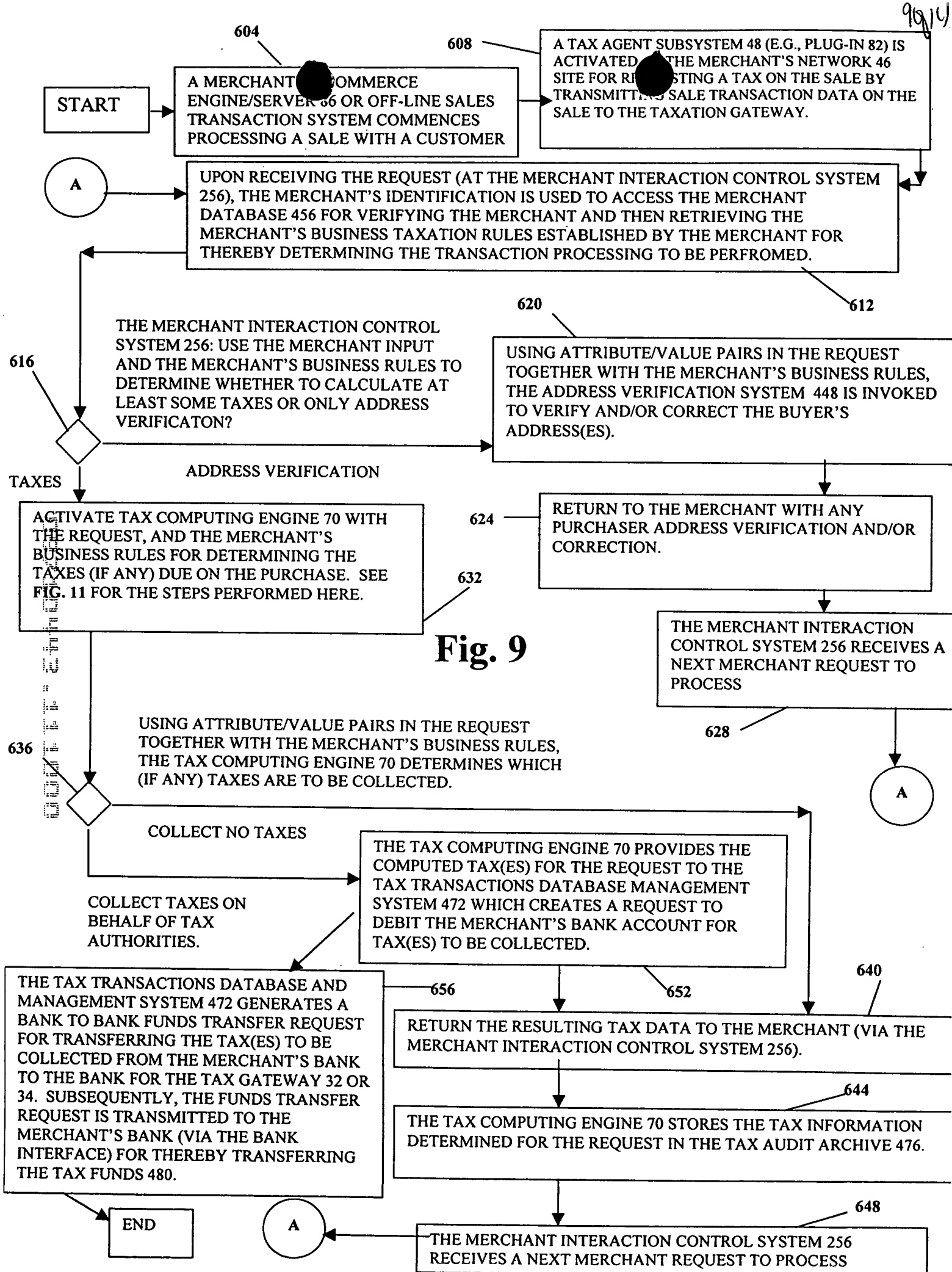


Fig. 7

Fig. 8





FLOWCHART FOR PERFORMING ADDRESS VERIFICATION AND/OR ADDRESS ENHANCEMENT

bqjy

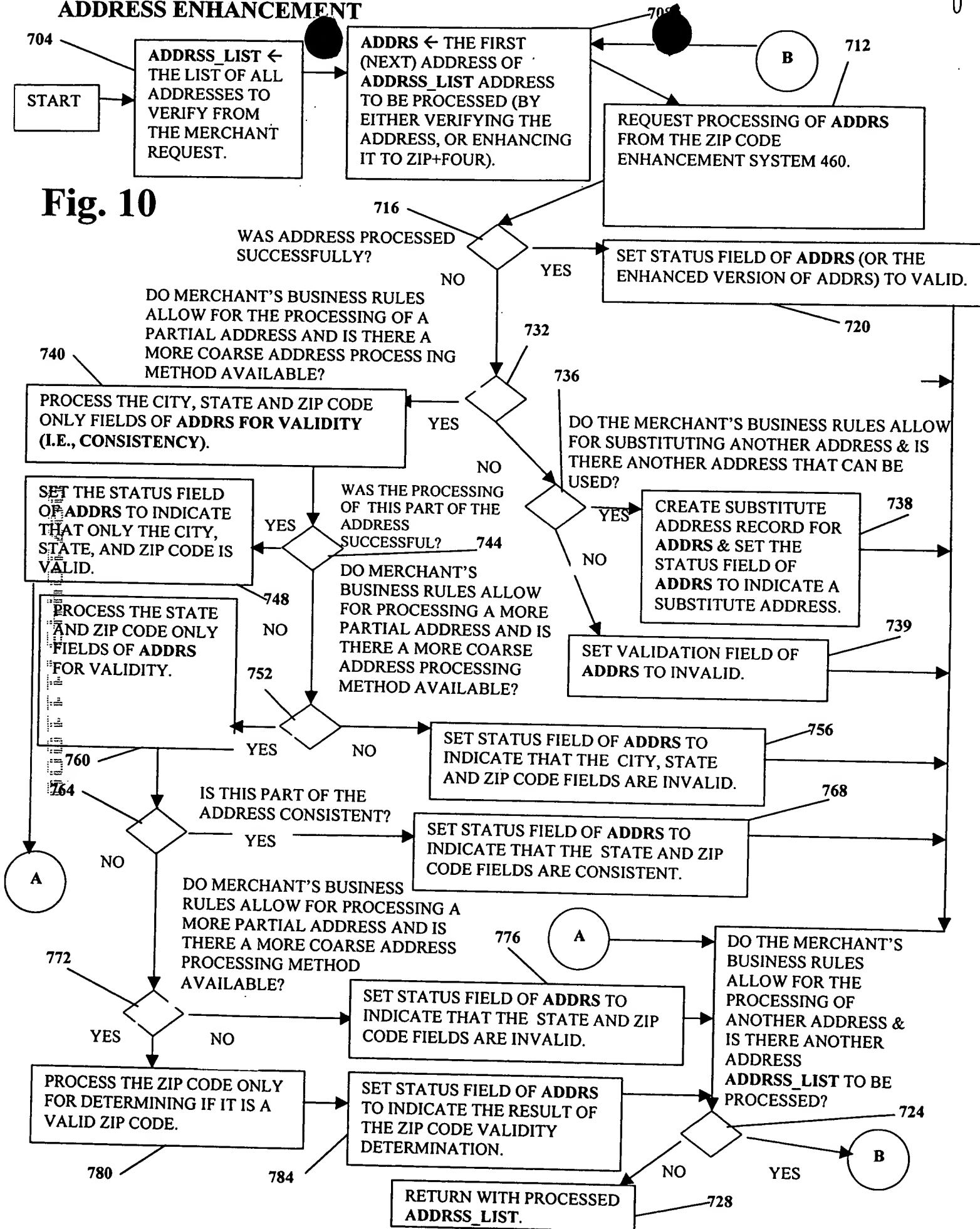
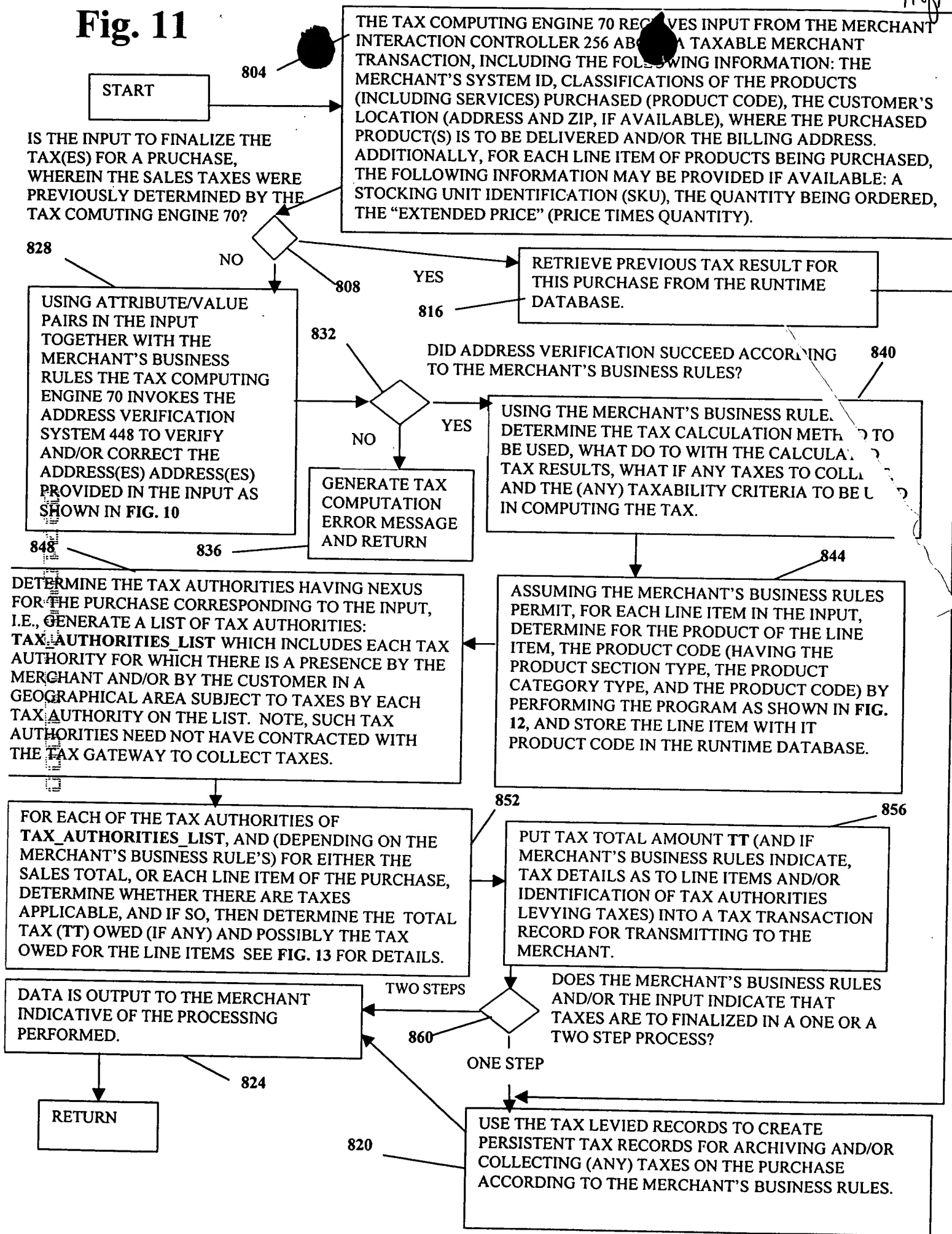


Fig. 10

Fig. 11



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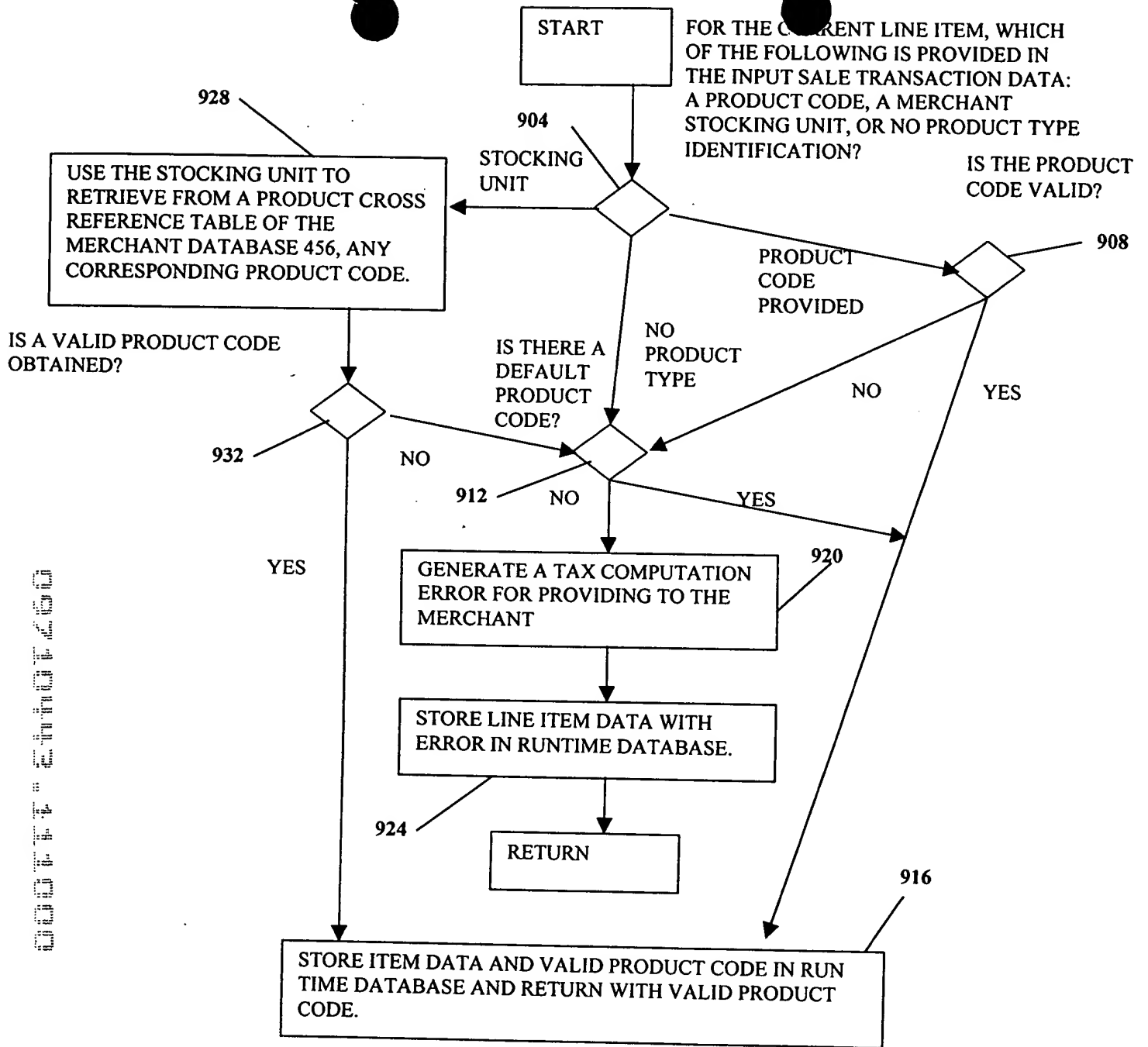
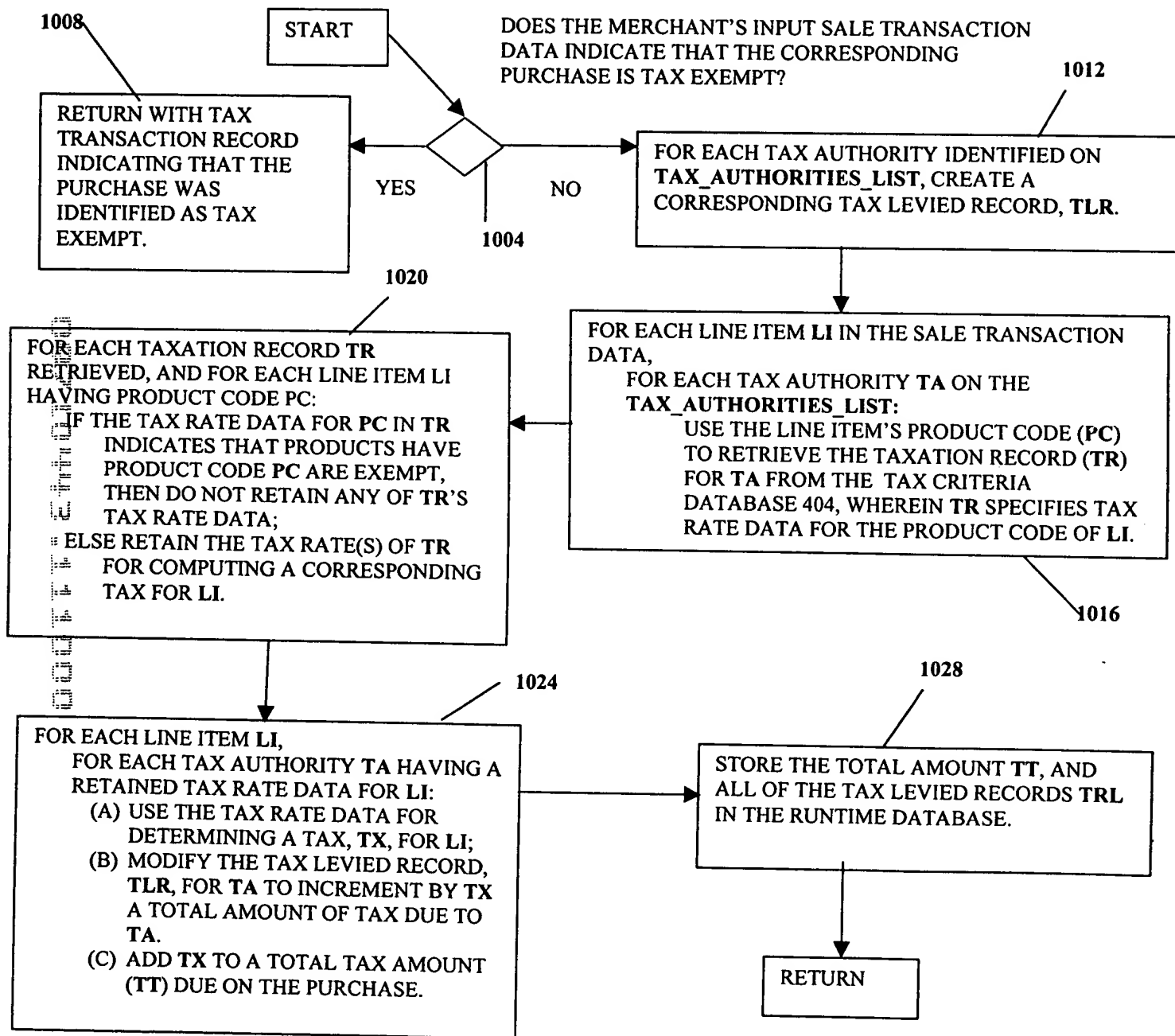


Fig. 12

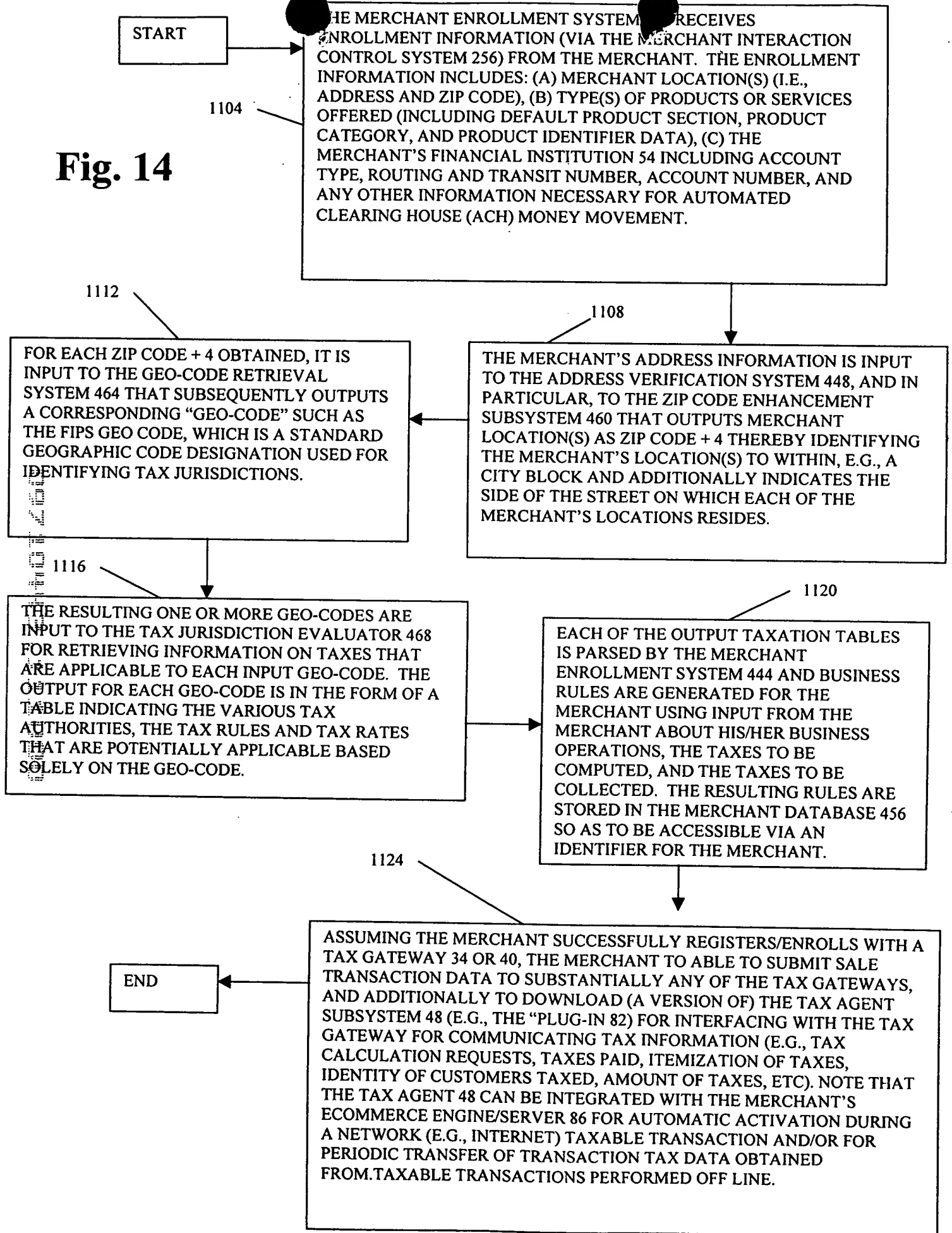
Fig. 13



MERCHANT ENROLLMENT

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Fig. 14



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